

Listed below are answers to some frequently asked questions copied from FEMA's Frequently Asked Questions on June 3rd, 2009. These and other answers are located on the web at www.fema.gov/faq

For the latest information, please consult FEMA's website

If you wish to view the floodplain in your area, please consult the "How to make a FIRMette" section located at the end of this document. A FIRMette can provide you with a printable PDF version of the floodplain map for your area. An index of map sheets for the Leander area is provided in this document.

Question:

What is the "100-year flood"?

Answer:

The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a 1- percent chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. The 100-year flood, which is the standard used by most Federal and state agencies, is used by the NFIP as the standard for floodplain management and to determine the need for flood insurance. A structure located within a special flood hazard area shown on an NFIP map has a 26 percent chance of suffering flood damage during the term of a 30 year mortgage.

Question:

My bank said I'm in the floodplain and have to buy insurance. I don't believe it. What can I do?

Answer:

If a lending institution is federally regulated or making federally-backed loans, it must review the NFIP maps to determine if the building is located in a Special Flood Hazard Area. The SFHA is the area that is expected to be inundated by a 1% annual chance flood. If the bank makes such a determination, it must require the borrower to purchase flood insurance. Please note, these determinations are purely in/out and do not involve the vertical elevation of the structure. If you disagree with the lending institution's determination, you may request that FEMA review the lender's determination. FEMA will then review the information that the lending institution used, and issue a letter that states whether we agree with the determination. Your request must be postmarked no later than 45 days after the lending institution notifies you of the flood insurance requirement and the submittal must be complete. The request must include all of the information and fees listed in the Letter of Determination Review (LODR) information sheet. If your request is postmarked after the 45-day limit has expired, or if we do not receive all of the information within the 45-day limit, we will not be able to review the determination and the flood insurance requirement stands. FEMA's responses to these requests are called LODRs, and offer two basic dispositions: (1) the lender's determination stands or (2) it is overturned. FEMA's determination is based on the technical data submitted. If the lender's evidence is inconclusive or the request is incomplete FEMA can disagree with the lender's determination. FEMA's response does not amend or revise the NFIP map for your community. It only states that FEMA agrees or disagrees with your lender's determination. Occasionally a lending institution may require insurance if it determines that a part of your lot is in the SFHA. The NFIP does not insure land. However, even if you submit evidence that your building is out of the floodplain, the bank may still decide to require insurance on your building.

Question:

Where can I view or obtain a copy of the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS) for my area?

Answer:

Flood Insurance Rate Maps (FIRMs), Flood Insurance Study (FIS) texts, and other flood-map-related products are available from a variety of sources. One of the easiest ways to view the flood maps is to view scanned versions of the materials at the [FEMA Flood Map Store](#).

You may also use this site to order the images on a CD-ROM or on-line download. The scanned maps are available for purchase at the individual, community, county and state kit levels.

An image viewer, called Flood Map Image Tool (F-MIT) Basic version 1.0, is also packaged with the scanned maps on CD-ROM. It allows customers to view, zoom in and pan the image. In addition, F-MIT enables customers to create a "FIRMette" - a section of the map at 100-percent scale that can be printed on standard paper sizes - letter (8 1/2" x 11"), legal (8 1/2" x 14"), and tabloid (11" x 17"). The F-MIT Basic image viewer can be downloaded directly from this Flood Map Store website at no cost.

Alternatively, you may use this site to place an online order for paper copies of the maps or texts. You may also call the Map Service Center toll-free at 1-800-358-9616 to place a telephone order.

If you would like to examine the maps and speak with someone knowledgeable about your local circumstances, you may also contact your local map repository, an office that keeps the FEMA maps for public reference and use. This office is usually in your local planning, engineering, or public works department.

Question:

The map shows that my lot is in the mapped floodplain, but the ground my house is on is higher. I believe I shouldn't be shown in the floodplain. What are FEMA's requirements to remove land or a building from the 1% annual chance flood hazard area?

Answer:

To be removed the floodplain shown on the Flood Insurance Rate Map, a structure must be on land that is not subject to flooding by the 1% annual chance flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event. If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the Base Flood Elevation, then FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance. If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the Base Flood Elevation, and if you do not have a basement, then FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance.

Question:

Who can prepare an Elevation Certificate?

Answer:

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision based on Fill.

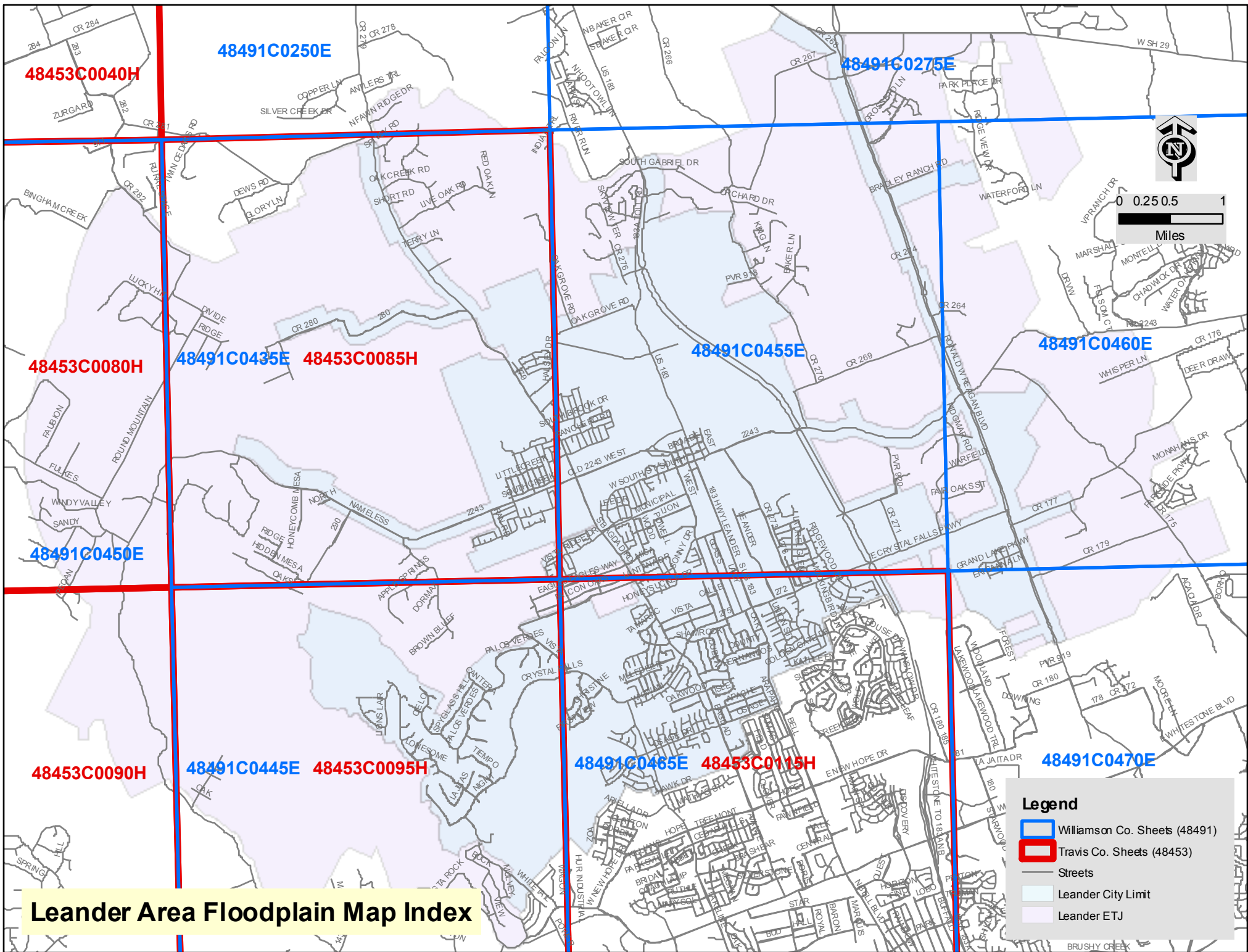
Question:

What elevation is used when rating a structure for a flood insurance policy?

Answer:

The difference between the lowest floor elevation (including basement) of your structure and the 1-percent annual chance flood elevation is used to determine the insurance rating.

Note: Buildings and structures are insurable. The National Flood Insurance Program does not insure land



Leander Area Floodplain Map Index

Legend

- Williamson Co. Sheets (48491)
- Travis Co. Sheets (48453)
- Streets
- Leander City Limit
- Leander ETJ

How to Make a FIRMette

A FIRMette is a paper copy of a user defined portion of a Flood Insurance Rate Map (FIRM) created from your computer. Follow the steps below to create a FIRMette:

